



Trustees' Annual Report for the period

	Period start date				Period end date		
	1st	January	2020		31st	December	2020
From				To			

Section A Reference and administration details

Charity name	SECOND CHANCE TRUST		
Other names charity is known by			
Registered charity number (if any)	1169426		
Charity's principal address	46 BRAZIL STREET		
	LEICESTER		
Postcode	LE4 7JA		

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Bibi Amena Parker			
2	Fatihiya Saad			
3	Razia Suleman			
4	Zara Lartey			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Nominated by trustees and elected by vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Governance Structure**Board of Trustees**

The Board of Trustees are responsible for the general control and management of the charity. Trustees are appointed by the current board members of Trustees. Trustees start off as general members and volunteers and are recommended to become Associate Members, some of whom are further recommended by existing Trustees to become part of the Board. Trustees deploy a wide range of skills and experience essential to good governance of the charity and the balance of the expertise is kept under review. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits.

Operational Management is carried out by the majority members of the Board and also delegated to the Associate Members who are accountable to the Board. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the Board has several sub-committees to ensure each member plays a clear role and there is accountability for all functions.

Sub-committees are currently set up for finance, projects, and day to day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the specific skills that trustees can bring to the work of the specific functions of the sub-committees.

Induction and Training of Associate Members

The year 2020 was a very quiet year in the wake of the COVID19 pandemic. The current Trustee members are still 4. There has been no appointment of new Trustees or associate members. The charity has a plan to advertise for new trustees and associate members to join the organization. Once nominated, the new trustees and associate members would be introduced to their new role and given an induction pack with copies of our governing document, minutes of last meeting and policies and procedures adopted by our charity. Many publications by the Charity Commission are also provided including the guidance on charities and public benefit and our code of conduct. This ensures that new trustees and associate members are aware of the scope of their responsibilities under the Charities Act.

Once they successfully complete their inductions, the new trustees and associate members would initially work with existing members assisting on activities and projects run by the charity. After satisfactory feedback from existing members, they are then given the task of leading an activity or project, reporting progress at trustees and associate member's meetings. Adequate support is provided to the new Associate Members through trainings and coaching on specific areas of skills gap in their roles.

The charity's organisational structure and any wider network with which the charity works.

Risk Management

The trustees assess the risks the charity faces and draw up a risk matrix which identifies the major risks by area of activity. The nature of those risks, the likelihood of the risks happening; and the measures taken to manage them.

Trustees regularly review and assess the risks faced by the charity at trustee meetings and sub-committee meetings in all areas of its work and plan for the management of those risks. The trustees are satisfied that systems are in place, or arrangements are in hand, to manage the risks that the charity faces.

Insurance cover was in place and the finances of the charity were kept in order. Appropriate Disclosure and Barring Service (DBS) checks, supported by regular reviewed policies and procedures, were made for all those who work with children or other vulnerable groups within the charity to ensure that there was no risk to the vulnerable people in the community.

Volunteers

Amidst the Covid19 pandemic and National lockdown rules, the operational challenges were still the same, with the charity still lacking an office. Despite this, 2020 was another positive year, with over 40 volunteers playing their part in our mission to improve the lives of the community's most disadvantaged women and young people. Volunteers continued to play a key role in the delivery of our services online and those who had access would visit community members thus remaining vital in enabling us to reach more vulnerable members of the community and to help provide the stability and support that they need.

All our trustees and associate members also give their time freely. We encourage all members of our charity to be involved in voluntary activities and to share their skills with others. We also arrange training and skills workshops for volunteers' development. All those volunteers working with projects involving children or other vulnerable groups are DBS checked.

The charity Trustees are responsible for the general control and management of the charity. The trustees along with the associate members give their time freely and receive no remuneration or other financial benefits. The trustees and associate members hold regular meetings together as a body and are responsible for all decisions taken in relation to running of the activities provided by the charity. To assist in the smooth running of the charity the trustees plan to set up several sub-committees to ensure each member plays a clear role and there is accountability for all functions. Sub-committees are currently set up for finance, projects, and day to day management of the charity and report back on performance to the full meeting of the trustees. The sub-committee's membership reflects the skills that trustees can bring to the work of the specific functions of the sub-committees. For the year 2020, due to the COVID19 pandemic and rules and regulations governing the lockdown, no physical activities took place. Instead, online sessions were arranged for the coffee mornings and summer online activity sessions for the youth were facilitated.
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Vision:	A community where women have an improved quality of life and through them their whole families
Goals:	to build a strong community; promote community cohesion irrespective of faith, ethnicity, and nationality; provide character building skills and activities and promote socialisation and integration Our vision, mission, goals and values reinforce everything we do, keeping us determined to achieve our ultimate vision for a community where women living in deprived areas of Leicester and surrounding areas irrespective of ethnicity or faith are provided with services to improve the quality of their lives
Objectives:	• Building a strong community, • Promoting community cohesion irrespective of faith, ethnicity, and nationality, • Providing character building skills and activities and promoting socialisation and integration.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Services, Activities & Achievements: How our activities deliver public benefit? The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities summarized below provide benefit both to those who have direct access to our services and to the wider community of Leicester. Community Services & Activities Our charity provides a valuable educational and recreational resource. A wide variety of activities are organized and take place from our center

Counselling

Our counselling service is open to women aged 18 and over. Our counselling clients come to us for several reasons, ranging from depression, anxiety, low self-esteem to deeper issues such as abuse and domestic violence. Our Counsellor is a volunteer and a trained practitioner in Counselling and Psychotherapy. At the wake of the COVID19 pandemic the cases spiralled hence the urgent need for more online counselling support.

Between January 2020 and December 2020, our counsellor saw clients on a regular weekly basis. Most of them were referrals to Shama Women's Centre.

Housing, Benefit & Family Support Service

Due to the lack of office premises, fewer women were supported or signposted through this service. Women and their families struggling with benefit and debt problems and wanting advice and financial support. Our Support Workers worked from home and dealt with cases by drawing up budgets and teaching money management, providing benefit and housing support by completing forms and signposting to other agencies.

These women were able to improve their financial situation and rebuild their lives. Many of the women were experiencing situations which affected their ability to access mainstream support. Single parenthood, ethnic minority background, poor numeracy and literacy skills, risk of eviction, homelessness and relationship difficulties were some of the issues

Telephone Enquiries

For the period of January 1st, 2020, to December 31st, 2020, we received approximately 250 individual telephone enquiries on private phones. This was up by almost 100 calls from the last year mainly attributed to the lockdown and the mental state of the community amidst the COVID19 pandemic. We also received many enquiries via email and social media. Benefits, Domestic Violence, Immigration, Form Filling, Homelessness, and Counselling was a main factor.

Wednesday Coffee Mornings

This year there were no physical contact coffee mornings instead online group support activities were introduced on apps like Zoom. MSN messenger and Google meet. The online support was provided regularly once a week and links were made with other social online support groups. The charity was able to continue developing social networks for the community for young and older people living in the area that contributed to health, social and mental wellbeing. The women attending have discovered mutual support networks where they can chat freely and offer advice and exchange information. The online support groups were able to gather over 250 participants in attendance for the different support sessions.

Summer Scheme 2020

This year there was no Physical Summer Scheme due to the COVID19 pandemic and the Government rules with regards to the lockdown and maintaining social distance. Instead, the charity liaised with online support groups, and they were able to sign post parents and volunteers of the summer scheme to activities that were being carried out online during the lockdown period. Therefore, the charity was able to maintain the focus of bringing children from different ethnic and social backgrounds to learn basic life skills, play and work together thus promoting integration from an early stage, only this time services were done online.

The main goal of the summer scheme was to foster a community spirit. Overall, the project managed to integrate the youth, women, and the elderly from different social and ethnic backgrounds together to promote a sense of common purpose. Through the Online activities promoted by the council and Community projects, the activities incorporated, were able to some extent address and improve the health and wellbeing of the community, increased community cohesion, developed online volunteering opportunities, improvement of skills and Knowledge of the youth indifferent areas of their lives.

The online activities improved social and emotional isolation, and increased opportunities for self-development among the youth. The different projects helped bring young people together to know each other and build positive relationships. The youth also gained Knowledge in areas of community engagement, volunteering, and relationships between different generations. Overall, the online projects were considered a success because we managed to cover all our goals with the main one being improvement on the development of children and young people in the community.

The project's success was measured by the number of children/youths attending online classes and sessions which in this case was around 205. The volunteer attendance was 42 members. Second Chance's ability to facilitate all planned activities and the positive impact on the young people after the project was reflected in the overall satisfaction of the children, parents, and volunteers. To measure the outcomes, online feedback forms were provided to the children/youth for each activity. Among other areas of feedback will be the quality of the facilitation, relevance of the content/activities, suitability and adequacy of the online materials/help provided.

Facilitators and volunteers were also expected to submit feedback on how effectively they carried out their activities and their suggestions for any areas for improvement. The online sessions were also monitored through a weekly meeting, where all the members and volunteers would discuss and evaluate any issues for improvement. We found that the online summer scheme sessions could address some of the community problems that were identified which included youth with challenging behaviour who could benefit a great deal from the activities.

We also welcomed youth and volunteers with learning disabilities, and they were all welcomed and made to feel part of the community. The children were able to benefit in various areas thus showcasing the positive reinforcement they have received through their online attendance. We found that there was a great need from the community and identified that some of the youth with challenging behaviour benefited a great deal. This year's online sessions were developed to occupy the youth in a meaningful and social enterprising atmosphere.

Some of the issues and challenges faced by the youth in the community are that they have very low self-esteem and confidence, face language and cultural barriers and lack of positive role models. We aim to empower the youth to feel they are a valued part of the community and want to guide them to take responsibility for the environment they live in.

There were several online careers talks by professionals from different disciplines; Dentist, Doctor, Health worker, Community Activist and Social Scientist, all from different ethnic backgrounds to inspire the youth to pursue their dreams.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We had a difficult 2020 because of the COVID19 pandemic but on a positive note, even though we had not yet secured the office, volunteers were able to continue operation support services online and through telephone consultation.

Despite the challenges, our volunteers made a unique contribution to the activities of the charity by giving in their time, skills, and resources to advance the charitable causes even from their homes. They enabled the charity to offer more support to the people under difficult circumstances.

The Volunteers also gave the charity a new perspective on our services portfolio and delivery approach, reflecting the views and needs of the community. They brought energy and enthusiasms, new skills, and experience which we will build on to provide a wide range of activities to the community going forward. We will therefore continue to recruit and invest in the development of our volunteers. At board level, we will promote a positive volunteering culture and embed it in our governance processes.

The charity's main goal is to create a self-sustainable community organisation with adequate resources to finance its projects. This will require sustainable sources in funds including returns from ethical investments. Currently the charity does not have enough reserves to invest. No policies related to investments are therefore in place.

The attendance of youth volunteers (aged 14 to 16) at the online summer sessions was quite impressive this year, despite the pandemic, and we saw a lot of youth show exceptional leadership qualities by taking their duties responsibly and spearheading various initiatives like some of the online sessions and activities. The Youth were able to plan, make sessions and deliver online classes which the children and parents thoroughly enjoyed and appreciated.

Overview

The charity carried out fewer activities than the previous years because of the problem of operating premises. The loss of the offices in 2017 created operational and administrative problems for the charity. This in addition to the COVID19 pandemic, saw the cancellation of a lot of physical activities which included the coffee mornings, counselling sessions, Community Iftar program and the Summer Scheme program. The charity could not hold massage sessions, sewing clubs, pampering evenings, and science clubs as it has done in the previous years. The strict laws and regulations of the lockdown due to COVID19 made the charity to resort to online improvisations for the activities.

Wednesday Coffee Mornings

Every Wednesday, from 10 am to 12 pm, Second chance liaised with other community organisations like Wesley Hall to facilitate online weekly coffee morning sessions to women of the public with the aim of alleviating social isolation and loneliness, to promote mental wellbeing, to break down cultural barriers and to raise awareness about other cultural, religious, and social practices. These online sessions enabled women to expand their social network and improve their knowledge and skills in different subject areas. A total of approximately 250 women were able to attend the coffee morning online sessions between January 2020 to December 2020.

Counselling Sessions

Counselling sessions are pre-booked by a qualified counsellor who conducts 6 free sessions. This year several women and men were given support. When we vacated 450 East Park Road, the Counsellor undertook private sessions at different venues for clients that Second Chance referred. For this year all cases were referred to Shama Women's centre and they were conducted online due to the COVID19 lockdown restrictions. Those who were able to attend physical sessions had to abide by the social distance restrictions.

Community Iftar programme May/June 2020

This year the community meal (Iftar) event did not take place due to the COVID19 restrictions. The charity though, was able to facilitate meal deliveries to vulnerable community members daily. Food supplies facilitated by food banks were delivered to the vulnerable members. Iftar meals were also distributed by our volunteers to fasting families in homes and hostels. Throughout Ramadhan meals were provided to these families daily and an average of between 150 and 200 people from different parts of the community received meals.

Summer Scheme, 2020

This year's summer scheme did not take place physically due to the COVID19 restrictions. Instead, volunteers liaised with different organizations to provide online sessions to the different youth age groups. Online sessions of Languages, Art and Craft, Cookery, Sewing, and careers guidance were provided at specified times in the week, and these were free of charge for all registered members to log on to. The online programmes catered for around 155 children and youth between the ages of 5 and 22 years. The sessions were run by around 20 facilitators and 42 volunteers. Children who attended covered all wards in Leicester especially North Evington, Spinney Hill Ward, Castle, Aylestone, Westcotes and Beaumont Leys.

Trips and Excursions

Again, due to the COVID19 restrictions, there were no trips or excursions arranged this year 2020 and most community members respected the National rules for the COVID19 lockdown. Thus, this year, there was no planned trip or excursion which was a great disappointment to the children and parents.

Brief statement of the charity's policy on reserves

The charities reserves are set at 25% of the total operating expenditure to cover for unforeseen day-to-day costs operational costs or a short fall in income which might impact on on-going commitments.

	2020 (12 Months)	2019 (12 Months)
Income	1,968.01	2,945.80
Reserves	1,064.61	2,496.52
Ratio of reserves to expenditure	42.7%	99%

There was no significant income in 2020. The main project that would generate some income, the Summer Scheme did not take place in 2020 due to the COVID19 pandemic and the rules and regulations governing the lockdown. Despite this, online support and administration continued so the office loss in 2019 was not felt. There were no physical activities or events planned due to the pandemic. Costs reduced throughout the year except for online DBS payments, pay pal account fee and administration costs.

Despite lower income, the reserve ratio to expenditure was much lower because the charity did not carry out most of its activities because of the COVID19 pandemic. The grant of £1,000 received in 2020 for the summer scheme remains unused in the Second Chance account hence accounting for the reduced deficit. This was not a normal operating year due to the social distancing rules governed by the COVID19 pandemic.

	2020 (12 Months)	2019 (12 Months)
Income	1,968.01	2,945.80
Expenditure	841.98	4,377.71
Deficit	1,263.03	-1,431.91

Details of any funds materially in deficit

Net operating deficit reduced in 2020 to £1,263.03 from an increased deficit of -£1,431.91 in 2019. The reduction is reflective of less expenditure due to the inability to conduct physical activities like the summer scheme, coffee mornings and other events because of the social distance rules governed by the COVID19 pandemic. Despite this, most activities were conducted online by volunteers who were able to do online activities and provide support and sign post members of the community. So, there was very little impact felt by the lack of suitable operating premises. The level of reserves provided a comfortable level of cash flow to finance any expenditures if income levels dropped further.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Income

The charities principal source of financial remained monthly donations from the public in addition to members of the community donating their time and skills to raise money for the benefit of the community. Over 50% of the income (£1,968.01) was raised from fundraising activities of which £1,000 was a grant from Leicester City Council to finance part of the Summer Scheme activities that did not take place in 2020 due to the COVID19 pandemic.

Expenditure

The key objective for the year was to build on the successes of 2019 and to reach out to a much wider community. Operationally, we focused on achieving better participation for all planned activities including counselling sessions, housing, benefits and family support services, telephone enquiries, summer scheme, coffee mornings and trips and excursions. The COVID19 pandemic curtailed the planned operations and therefore fewer than planned activities were carried out. The total expenditure was £841.98 which

covered administration costs of running online activities and the Annual report documentation. There was less financing of physical operational activities of the charity due to the COVID19 pandemic however, significant achievements were made using online facilitation to conduct some of the meetings and classes. The expenditure of 2020 was financed by the reserves in the account due to reduced physical activities.

Investment

The charity does not anticipate making investments at the current levels of operation. Any such decision will necessitate putting in place investment policy for the charity to adopt.

Section F Other optional information

Plans for 2021

The operational focus for 2021 is different from any other year mainly due to the uncertainty of the country and world at large due to the COVID19 pandemic. The Board of Trustees main aim for 2021 would be to rebuild the charity on several fronts.

- a) Increase that manpower at Board level where almost 50% of the positions are still vacant. The focus will be on recruitment and assignment of responsibilities to make sure that all positions are filled and that there is proper governance and management structure again. We have identified several skills areas that we need to advance the work of the charity and the new Trustees and Associates will be recruited to provide the skills we need.
- b) Secure premises with much better space to operate from. Efforts are underway to secure premises and currently discussing with potential partners for sharing of offices and activity halls
- c) Build strategic partnership with other local charities to increase community reach and influence. The focus will be on re-establishing our influence which has been lost following the loss of premises in 2017
- d) Increase the number of charitable activities to raise money and promote the services that the charity offers. Several publicity initiatives would be carried out to create awareness of the services provided

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>FM Saad</i>	
Full name(s)	FATIHIA M SAAD	
Position (eg Secretary, Chair, etc)	COMMUNITY OUTREACH MANAGER	
Date	15/12/2021	